

NOV 26 1996

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

GEORGE D. PRENTICE, II, CLERK

IN RE:	)	CHAPTER 7
	)	BANKRUPTCY NO.
ROBERT T. HANEY	)	
WINIFRED E. HANEY	)	11574KC
	)	95-1215KC
Debtors.	)	
	)	
FCC NATIONAL BANK/FIRST CARD	)	ADVERSARY NO.
Plaintiff,	)	
	)	95-1215KC
v.	)	
	)	
ROBERT T. HANEY and WINIFRED E. HANEY	)	
Defendants.	)	

JUDGMENT ORDER

NOW on this 26 day of Nov, 1996, Debtor/Defendant, Robert T. Haney, by and through his attorney, Steven A. Kloberdanz, and Plaintiff, FCC National Bank dba First Card ("Plaintiff") by and through its attorney, Melanie Fisher Wernimont, upon consideration of the Stipulation for Judgment entered into by the parties, it is

THEREFORE ORDERED, ADJUDGED AND DECREED that judgment is entered in favor of FCC National Bank dba First Card and against Robert T. Haney for the principal sum of \$3,607.72 together with interest at the rate of 19.8% per annum from and after November 26, 1996, together with costs of this action.

FURTHER ORDERED, ADJUDGED AND DECREED that the judgment is nondischargeable pursuant to 11 U.S.C. § 523 (a) (2) (A) of the United State Bankruptcy Code, and it is

FURTHER ORDERED, ADJUDGED AND DECREED that execution on the judgment shall be stayed against Robert T. Haney provided he pay Plaintiff a total of \$2,500.00 payable as follows: \$35.00 on or before December 15, 1996, and \$35.00 on or before the 15th day of each successive month thereafter for 12 months, then \$50.00 a month on or before the 15th day of each successive month thereafter for 41 months, and a final payment of \$30.00 thereafter, on or before the 15th of the following month. So long as timely payments are made, the payments shall apply to the sum of \$2,500.00 and the interest shall be waived. If Robert T. Haney defaults on any provision of the Stipulated Agreement filed by the parties with the Court on November 26, 1996 at any time, then the full amount of the judgment (\$3,607.72), including all interest at the rate of 19.8% per annum from and after Nov 26, 1996, plus attorney fees, costs of service, and other reasonable costs of collection, minus amounts already paid, shall become immediately due and owing. Plaintiff may then pursue any and all remedies available to it to collect on these sums.

LET EXECUTION ISSUE THEREFORE.

So Ordered this 26 day of Nov, 1996.



  
PAUL J. KILBURG  
UNITED STATES BANKRUPTCY JUDGE  
NORTHERN DISTRICT OF IOWA

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11-26-96  
my